

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Alfred S. Ruth Jr. | Social Security number or ITIN | xxx-xx-3756 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-11227-GLT | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfred S. Ruth Jr.

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alfred S. Ruth, Jr.
Debtor

Case No. 17-11227-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Alfred S. Ruth, Jr., 2364 Lynnwood Drive, Hermitage, PA 16148-2119 |
| sp | #+ Elwood M. Walker, Hoffman & Walker Co., L.P.A., 7553 Warren Sharon Road, Brookfield, OH 44403-9796 |
| 14730083 | + Edward Ruth, 2393 Lynnwood Drive, Hermitage, PA 16148-2120 |
| 14730085 | FNB Consumer Discount, 41A Hadley Road, Greenville, PA 16125-1239 |
| 14730086 | GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738 |
| 14730088 | + Kelly Thompson and Cody Walter, 7763 Park Place, Masury, OH 44438-9700 |
| 14730089 | Mercer County Credit Union, 428 N. Sharpsville Ave., Sharon, PA 16146-2120 |
| 14730090 | + Penn-Ohio Roofing & Siding LLC, 499 Smith Avenue, Hermitage, PA 16148-1978 |
| 14753649 | + Regency Finance Company, 41A Hadley Road, Greenville, PA 16125-1239 |
| 14730091 | Service Finance Company LLC, PO Box 561486, Denver, CO 80256-1486 |
| 14730095 | + Tender Fillet, PO Box 2814, Monroe, WI 53566-8014 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 15 2023 03:27:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 14 2023 23:45:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 15 2023 03:27:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 14 2023 23:45:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PHINAMERI.COM | Aug 15 2023 03:27:00 | ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101 |
| cr | + Email/Text: BK@servicingdivision.com | Aug 14 2023 23:44:00 | Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210 |
| cr | EDI: JEFFERSONCAP.COM | Aug 15 2023 03:27:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617 |
| cr | + Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com | Aug 14 2023 23:44:00 | THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067 |
| 14814167 | + EDI: PHINAMERI.COM | | |

District/off: 0315-1

User: auto

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Total Noticed: 36

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| | | Aug 15 2023 03:27:00 | ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853 |
| 15591650 | + Email/Text: BK@servicingdivision.com | Aug 14 2023 23:44:00 | Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210 |
| 14730079 | EDI: TSYS2 | Aug 15 2023 03:27:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 14730080 | EDI: CAPITALONE.COM | Aug 15 2023 03:27:00 | Capital One, PO Box 30285, Salt Lake City , UT 84130-0285 |
| 14810057 | + Email/Text: servicing@svcfm.com | Aug 14 2023 23:45:00 | Celtic Bank, c/o Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033 |
| 14730081 | EDI: WFNNB.COM | Aug 15 2023 03:27:00 | Comenity Bank/GNTEAGLE, PO Box 182789, Columbus, OH 43218-2789 |
| 14730082 | EDI: WFNNB.COM | Aug 15 2023 03:27:00 | Comenity Bank/KINGSIZE, PO Box 182789, Columbus, OH 43218-2789 |
| 14730084 | EDI: BLUESTEM | Aug 15 2023 03:27:00 | FINGERHUT/WEBANK, 6250 Ridgwood Road, Saint Cloud, MN 56303-0820 |
| 14730087 | + Email/Text: bankruptcy@huntington.com | Aug 14 2023 23:45:00 | Huntington Bank, 1 East State Street, #100, Sharon , PA 16146-1745 |
| 14805653 | EDI: JEFFERSONCAP.COM | Aug 15 2023 03:27:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 14773655 | EDI: PRA.COM | Aug 15 2023 03:27:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14731276 | + EDI: RECOVERYCORP.COM | Aug 15 2023 03:27:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14805087 | EDI: Q3G.COM | Aug 15 2023 03:27:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14730093 | EDI: RMSC.COM | Aug 15 2023 03:27:00 | SYNCB/AMAZON PLCC, PO Box 965036, Orlando, FL 32896-5036 |
| 14730094 | EDI: RMSC.COM | Aug 15 2023 03:27:00 | SYNCB/WALMART, Po Box 965036, Orlando, FL 32896-5036 |
| 14730092 | + EDI: CBS7AVE | Aug 15 2023 03:27:00 | Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364 |
| 14756585 | + EDI: CBS7AVE | Aug 15 2023 03:27:00 | Seventh Avenue, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849 |
| 14816404 | + Email/Text: BK@servicingdivision.com | Aug 14 2023 23:44:00 | THE MONEY SOURCE, INC., 500 SOUTH BROAD ST., SUITE 100A, MERIDEN CT 06450-6755 |
| 14756586 | + EDI: CBS7AVE | Aug 15 2023 03:27:00 | The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849 |
| TOTAL: 27 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | THE MONEY SOURCE, INC. |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | The Money Source Inc., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067 |
| r | ##+ | Wade Foltz & Associates Real Estate, Inc., 1114 State Route 7 S.E., Hubbard, OH 44425-3071 |
| 14730096 | ## | The Money Source, 135 Maxess Road, Melville, NY 11747-3801 |

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

District/off: 0315-1

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com |
| Gary V. Skiba | on behalf of Debtor Alfred S. Ruth Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com |
| Jerome B. Blank | on behalf of Creditor THE MONEY SOURCE INC. jblank@pincuslaw.com, brausch@pincuslaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| Thomas Song | on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com |
| William E. Craig | on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com |

TOTAL: 7